



Order Filed on March 9, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)

Law Office of Kimberly A. Wilson, LLC
Kimberly A. Wilson, Esquire
24 North White Horse Pike
Somerdale, NJ 08083
(856) 783-4440
(856) 783-5504 fax

In Re:

Harry Barnum,
Debtor.

Case Number: 15-16900

Judge: Hon. Andrew B. Altenburg, Jr

ORDER APPROVING LOAN MODIFICATION AGREEMENT AS TO REAL PROPERTY

The relief set forth on the following pages, numbered two (2) through ____ (3) ____ is hereby **ORDERED**.

DATED: March 9, 2017



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Debtor: Harry Barnum

Case Number: 15-16900/ABA

Caption of Order: Order Approving Loan Modification

Upon consideration of the debtor's Application to Approve Loan Modification between Debtor and Cenlar, servicer for New Jersey Housing and Mortgage Finance Agency and proper service having been made on all parties of interest, and for good cause appearing therefore

IT IS HEREBY ORDERED THAT:

1. Debtor's motion is hereby GRANTED and the Modification is approved;
2. In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall withdraw the claim without prejudice or amend the arrearage portion of its proof of claim to reflect the balance paid to date within thirty (30) days of completion of the loan modification;
3. The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to reflect zero or the amount paid to date from the trustee or the claim is withdrawn, or the Trustee is notified by the secured creditor that the loan modification was not consummated;
4. In the event the loan modification is not consummated, the secured creditor shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor;

Debtor: Harry Barnum

Case Number: 15-16900/ABA

Caption of Order: Order Approving Loan Modification Agreement

5. In the event the Proof of Claim is amended to zero, or to reflect the amount paid, or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan;
6. Debtor will file a modified plan and will file amended schedule I & J within (20) twenty days of this order, if required; and
7. Communications and/or negotiations between Debtors and mortgages/mortgage servicers about loan modification shall not be deemed as a violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other party in any subsequent litigation.